

**IN THE CLAIMS:**

Claim 20 was previously cancelled. Claims 9, 11, and 12 have been amended herein. All of the pending claims are presented below. This listing of claims will replace all prior versions and listings of claims in the application. Please enter these claims as amended.

**Listing of the Claims:**

1. (Previously presented) The method according to claim 12, wherein the natural persons are living together.

2. (Previously presented) The method according to claim 1, wherein said natural persons are legally married.

3. (Previously presented) The method according to claim 2, wherein said untimely ending comprises a divorce between the natural persons.

4. (Previously presented) The method according to claim 1, wherein said insurance program combines some financial consequences of the untimely ending of a contractual relationship between natural persons with other financial risks of the two or more natural persons.

5. (Previously presented) The method according to claim 1, wherein said insurance program is part of another contract.

6. (Previously presented) The method according to claim 1, further comprising providing as part of the insurance program a payment to the two or more natural persons at an end date of insurance coverage in the event the contractual relationship between the two or more natural persons does not end untimely.

7. (Previously presented) The method according to claim 6, wherein said payment is dependent on investment of the periodic amounts paid on behalf of said natural persons for said insurance policy.

8. (Previously presented) The method according to claim 12, wherein the prospective participant is one of the two or more natural persons.

9. (Currently amended) A method of ~~doing business~~ comprising:  
gathering data about two or more natural persons entering into a cohabitation agreement between people who are not married;  
entering the data into a computer;  
calculating, with the computer, a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences of the untimely ending of a cohabitation agreement between the two or more natural persons;  
charging the periodic amount in an insurance program over a period of time; and  
administering the insurance program with the computer so that upon ending of the cohabitation agreement, payments covering at least some financial consequences of the ending of the cohabitation agreement are made,  
wherein the two or more natural persons ~~entering~~ who entered into a the cohabitation agreement are unmarried, and  
wherein the financial consequences comprise, in addition to legal fees, financial consequences selected from the group consisting of moving costs, a former partner's education, health insurance premiums, life insurance premiums, and combinations of any thereof.

10. (Previously presented) The method according to claim 12, further comprising limiting coverage for a certain time interval after the initiation of said contractual relationship.

11. (Currently amended) The method according to claim 12, wherein the charges for the periodic payments are paid by an employer of a natural persons person in said contractual relationship.

12. (Currently amended) A method ~~of doing business~~ comprising:  
gathering data about two or more natural persons entering into a contractual relationship;  
entering the data into a computer;  
calculating, with the computer, a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences in addition to legal fees of the untimely ending of a contractual relationship between the two or more natural persons;  
charging that periodic amount in an insurance program over a period of time; and  
administering the insurance program with the computer so that upon ending of the contractual relationship, payments covering at least some financial consequences of the ending of the contractual relationship are made as determined by the computer,  
wherein the financial consequences comprise, in addition to legal fees, financial consequences selected from the group consisting of moving costs, a former partner's education, health insurance premiums, life insurance premiums, and combinations of any thereof.

13. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged a prospective participant is based, in part, on the prospective participant's age and the prospective participant's partner's age.

14. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged is calculated, in part, based upon the prospective participant's projected earnings.

15. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged is calculated, in part, based upon the prospective participant's partner's projected earnings.

16. (Previously presented) The method according to claim 12 wherein the periodic amount charged one of the two or more natural persons is changed in view of changed circumstances in that natural person's life.

17. (Previously presented) The method according to claim 16 wherein the changed circumstances are selected from the group consisting of inflation, deflation, educational achievement of one or more of the natural persons, birth of a child, death of a child, disability of one or more of the natural persons, return on investment of investments made with the periodic amounts, and any combination thereof.

18. (Original) The method according to claim 12 wherein the periodic amount is a monthly amount.

19. (Original) The method according to claim 12 wherein administering the program involves investing at least a portion of the periodic amount.

20. (Canceled).